

Form csnodsc – ntecselsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 18–32133–JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Bernarda Carmona  
604 Portland Ave.  
Pleasantville, NJ 08232–5000

Social Security No.:

xxx–xx–5367

Employer's Tax I.D. No.:

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NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: April 25, 2024

JAN: eag

Jeanne Naughton  
Clerk

In re:  
Bernarda Carmona  
Debtor

Case No. 18-32133-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Apr 25, 2024

User: admin  
Form ID: cscnodsc

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Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2024:**

Recip ID	Recipient Name and Address
db	+ Bernarda Carmona, 604 Portland Ave., Pleasantville, NJ 08232-3452
cr	+ U.S. Bank National Association, as Trustee for Str, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
517858767	+ American Medical Collection Agency, P.O. Box 1235, Elmsford, NY 10523-0935
517858768	+ Arcadia Recovery Bureau, LLC, P.O. Box 70256, Philadelphia, PA 19176-0256
517858770	+ AtlantiCare Regional Medical Center, P.O. Box 786361, Philadelphia, PA 19178-6361
517858771	+ Eusebio Hernandez, 604 Portland Ave, Pleasantville, NJ 08232-3452
517858772	+ Horizon Eye Care, 2401 Bay Ave., Ocean City, NJ 08226-2456
517971858	+ Isanthes, LLC, c/o Land Home Financial Services, Inc., 3611 South Harbor Blvd Suite 100, Santa Ana, CA 92704-7915
517858776	+ Land Home Services, 8605 Santa Monica Blvd. #72083, West Hollywood, CA 90069-4109
517861960	+++ Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 25 2024 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 25 2024 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Apr 25 2024 20:33:00	LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, 10700 Abbott's Bridge Rd., Suite 170, Duluth, GA 30097, UNITED STATES 30097-8461
cr	+ Email/Text: RASEBN@raslg.com	Apr 25 2024 20:33:00	U.S BANK NATIONAL ASSOCIATION, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
517962226	Email/PDF: resurgentbknotifications@resurgent.com	Apr 25 2024 20:48:37	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517858769	+ Email/Text: bankruptcy@pepcoholdings.com	Apr 25 2024 20:34:00	Atlantic City Electric Comp, P O Box 13610, Philadelphia, PA 19101-3610
517871444	Email/Text: bankruptcy@pepcoholdings.com	Apr 25 2024 20:34:00	Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
517858774	Email/Text: govtaudits@labcorp.com	Apr 25 2024 20:34:00	Laboratory Corporation of America, P.O. Box

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517858777	Email/Text: govtaudits@labcorp.com	Apr 25 2024 20:34:00	2240, Burlington, NC 27216 LCA Collections, P. O. Box 2240, Burlington, NC 27216
517858778	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 25 2024 20:34:00	Mr Cooper, 8950 Cypress Waters Blvd., Dallas, TX 75019-4620
517858779	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 25 2024 20:34:00	Nation Star Mortgage, P O Box 619094, Dallas, TX 75261-9094
517943403	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 25 2024 20:34:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096
517858780	^ MEBN	Apr 25 2024 20:30:11	South Jersey Gas, P.O. Box 6091, Bellmawr, NJ 08099-6091
517883790	+ Email/Text: RASEBN@raslg.com	Apr 25 2024 20:33:00	U.S. Bank National Association, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517858775	*P++	LABORATORY CORPORATION OF AMERICA, ATTN GOVERNMENT AUDITS, PO BOX 2270, BURLINGTON NC 27216-2270, address filed with court:, Laboratory Corporation of America, P.O. Box 2240, Burlington, NC 27216
517969154	*P+++	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517858773	##+	KML Law Group, 216 Haddon Ave. Ste 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 27, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com
Andrew B Finberg	ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee for Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2006-1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2007-6, U.S. Bank National Association, as Trustee, successor in interest to Wilmington Trust Company, as Trustee, successor in interest to

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hkaplan@rasnj.com, kimwilson@raslg.com

Harold N. Kaplan

on behalf of Creditor U.S. Bank National Association as Trustee for Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2006-1 hkaplan@rasnj.com, kimwilson@raslg.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Kevin Gordon McDonald

on behalf of Creditor U.S. Bank National Association as Trustee for Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2006-1 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Roger Fay

on behalf of Creditor U.S. Bank National Association as Trustee rfay@alaw.net, bkecf@milsteadlaw.com

Roger Fay

on behalf of Creditor LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2007-6, U.S. Bank National Association, as Trustee rfay@alaw.net, bkecf@milsteadlaw.com

Roger Fay

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION rfay@alaw.net bkecf@milsteadlaw.com

Sindi Mncina

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION smncina@raslg.com

Sindi Mncina

on behalf of Creditor U.S. Bank National Association as Trustee for Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2006-1 smncina@raslg.com

Sindi Mncina

on behalf of Creditor LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2007-6, U.S. Bank National Association, as Trustee, successor in interest to Wilmington Trust Company, as Trustee, successor in interest to smncina@raslg.com

Terry Tucker

on behalf of Debtor Bernarda Carmona terrytucker@comcast.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15